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<b>State:</b>	Arkansas	<b>Filing Company:</b>	State Life Insurance Company
<b>TOI/Sub-TOI:</b>	L07I Individual Life - Whole/L07I.112 Single Premium - Joint (First to Die)		
<b>Product Name:</b>	Protecting Your Retirement Nest Egg		
<b>Project Name/Number:</b>	Protecting Your Retirement Nest Egg/LTC-456		

## Filing at a Glance

Company:	State Life Insurance Company
Product Name:	Protecting Your Retirement Nest Egg
State:	Arkansas
TOI:	L07I Individual Life - Whole
Sub-TOI:	L07I.112 Single Premium - Joint (First to Die)
Filing Type:	Form
Date Submitted:	08/09/2012
SERFF Tr Num:	AULD-128624636
SERFF Status:	Closed-Filed-Closed
State Tr Num:	
State Status:	Filed-Closed
Co Tr Num:	LTC-456
Implementation	On Approval
Date Requested:	
Author(s):	Danita Ragland-Hatton, Ann Smith
Reviewer(s):	Linda Bird (primary)
Disposition Date:	08/17/2012
Disposition Status:	Filed-Closed
Implementation Date:	

State Filing Description:

**State:** Arkansas  
**TOI/Sub-TOI:** L071 Individual Life - Whole/L071.112 Single Premium - Joint (First to Die)  
**Product Name:** Protecting Your Retirement Nest Egg  
**Project Name/Number:** Protecting Your Retirement Nest Egg/LTC-456

**Filing Company:** State Life Insurance Company

## General Information

Project Name: Protecting Your Retirement Nest Egg  
Project Number: LTC-456  
Requested Filing Mode: Review & Approval  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:

Status of Filing in Domicile: Authorized  
Date Approved in Domicile: 08/09/2012  
Domicile Status Comments:  
Market Type: Individual  
Individual Market Type:  
Filing Status Changed: 08/17/2012  
State Status Changed: 08/17/2012  
Created By: Ann Smith  
Corresponding Filing Tracking Number:

Deemer Date:  
Submitted By: Ann Smith

Filing Description:  
RE: The State Life Insurance Company  
FEIN: 35-0684263 NAIC: 69116

Institutional Advertisement  
Form:  
LTC-456 Protecting Your Retirement Nest Egg

Dear Sir or Madam:

The above referenced advertisement is being submitted for your review and approval. This form is new and does not replace any form currently in use by our company.

Our brokers will use this advertisement with prospective clients for State Life's portfolio of products, which includes Asset-Care and Annuity Care.

- Asset-Care policy (whole life with long term care provisions) forms L301 and SA31 were approved by your department on March 8, 2006.
- Annuity Care (single premium deferred annuity) policy form SA34 was approved on May 17, 2006.
- Annuity Care II (single premium deferred annuity) policy form SA35 was approved on May 6, 2009 under SERFF Filing # AULD-126125411.
- Annuity Care Tax Qualified Endorsement Rider form, R-508 was approved on September 28, 2006 under SERFF Filing # SERT-6TSLQU296, State Tracking # 33799.

This advertising piece was approved by our domiciliary state, Indiana on August 9, 2012.

State Life has reviewed the form and believes, to the best of its knowledge, the form is both consistent with the laws and regulations of your state and in compliance with those laws and regulations. The form contains no unusual or possibly controversial items deviating from normal company or industry standards.

## Company and Contact

### Filing Contact Information

Ann Smith, Sr. Contract Analyst  
One American Square  
Indianapolis, IN 46206

Ann.Smith@oneamerica.com  
317-285-4223 [Phone]

**State:** Arkansas **Filing Company:** State Life Insurance Company  
**TOI/Sub-TOI:** L071 Individual Life - Whole/L071.112 Single Premium - Joint (First to Die)  
**Product Name:** Protecting Your Retirement Nest Egg  
**Project Name/Number:** Protecting Your Retirement Nest Egg/LTC-456

**Filing Company Information**

State Life Insurance Company  
One American Square  
P.O. Box 406  
Indianapolis, IN 46206  
(877) 285-7660 ext. [Phone]

CoCode: 69116  
Group Code: 619  
Group Name:  
FEIN Number: 35-0684263

State of Domicile: Indiana  
Company Type:  
State ID Number:

**Filing Fees**

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

Company	Amount	Date Processed	Transaction #
State Life Insurance Company	\$50.00	08/09/2012	61548042

<b>SERFF Tracking #:</b>	AULD-128624636	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	LTC-456
<b>State:</b>	Arkansas	<b>Filing Company:</b>	State Life Insurance Company		
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	08/17/2012	08/17/2012

<b>State:</b>	Arkansas	<b>Filing Company:</b>	State Life Insurance Company
<b>TOI/Sub-TOI:</b>	L071 Individual Life - Whole/L071.112 Single Premium - Joint (First to Die)		
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## Disposition

Disposition Date: 08/17/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Protecting Your Retirement Nest Egg		Yes

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## Form Schedule

Lead Form Number: LTC-456							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		LTC-456	ADV	Protecting Your Retirement Nest Egg	Initial:	0.000	LTC-456 Protecting your retirement nest egg client seminar FINAL.pdf

### Form Type Legend:

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NOC</b>	Notice of Coverage
<b>OTH</b>	Other	<b>OUT</b>	Outline of Coverage
<b>PJK</b>	Policy Jacket	<b>POL</b>	Policy/Contract/Fraternal Certificate
<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	<b>SCH</b>	Schedule Pages



# PROTECTING YOUR RETIREMENT NEST EGG

*Informational Seminar*

Not a deposit • Not FDIC insured • Not guaranteed by any bank •  
Not insured by any federal government agency

# *Before we begin...*

As your personal situations change (i.e., marriage, birth of a child or job promotion), so will your life insurance needs. Care should be taken to ensure this product is suitable for your long-term life insurance needs. You should weigh any associated costs before making a purchase. Life insurance has fees and charges associated with it that include costs of insurance that vary with such characteristics of the insured as gender, health and age, and has additional charges for riders that customize a policy to fit your individual needs.

A fixed annuity is a long-term, tax-deferred insurance contract designed for retirement. It allows you to create a fixed stream of income through a process called annuitization and also provides a fixed rate of return based on the terms of the contract. Fixed annuities have limitations. If you decide to take your money out early, you may face fees called surrender charges. Plus, if you're not yet 59 ½, you may also have to pay an additional 10% tax penalty on top of ordinary income taxes. You should also know that a fixed annuity contains guarantees and protections that are subject to the issuing insurance company's ability to pay for them.

Products are underwritten and issued by The State Life Insurance Company, Indianapolis, Indiana. Policy Forms: Asset-Care – L301, SA31; Annuity Care – SA34, R508; and Annuity Care II/III – SA35. Products may not be available in all states and state variations may apply.

Numeric examples are hypothetical and were used for educational purposes only.

All guarantees are subject to the claims paying ability of State Life.

State Life does not provide tax or legal advice. Please consult with an attorney or tax advisor

Not a deposit • Not FDIC insured • Not guaranteed by any bank •  
Not insured by any federal government agency



# *What's more important at retirement?*

- Assets—relates to legacy, gifting and the next generation
- Income—correlates to lifestyle and maintaining a standard of living

# *Ways expenses could exceed income in retirement?*

- Inflation
- Market downturns
- Health care
  - Especially extended health care needs

# *What is extended health care?*

- Also referred to as custodial care or long-term care
- Requiring assistance with the activities of daily living—or a cognitive impairment
- Not necessarily nursing home care
  - Most prefer home health care if given the option

# *What is extended health care practically?*

- Care that provides the ability to live out the last phase of our lives as comfortably and with as much dignity as possible

# *Consequences of being unprepared*

- To your spouse—many times caring for a chronically ill loved one makes the caregiver chronically ill as well
- To your children —When a spouse isn't involved, other loved ones carry the burden
  - When you need care, your life doesn't end – someone else's may.
  - Often the eldest daughter quits job, moves in or moves parent in her home, gives up career—as any decent child would feel obligated to do

# *Consequences of being unprepared*

- To family dynamics—When informal care is needed, it may not be shared equally amongst the adult children
  - Often one sibling bears the most burden
  - Can affect relationship with siblings

# *Consequences of being unprepared*

- Unnecessary losses
  - You can never avoid all losses
  - However, the unnecessary spiritual, emotional, physical and familial losses could be mitigated when you are prepared
  - Unnecessary financial losses could be mitigated as well.

# *How to fund extended health care*

- Long-term care insurance
- Government programs
- Self-funding
- Asset-based long-term care strategies



# *Long-term care insurance*

- Good way to pay, if care is needed
- However, few pursue this option. Why?
  - Another bill
  - Health qualifications may be a challenge
  - Will future premiums be affordable?
  - Benefits are payable if care is actually needed.

# *Government programs*

- Medicare—only provides rehabilitative services, does not provide long-term care
- Medicaid
  - Benefits vary by state
  - Must “spend down” your assets first
  - Some options like home care and assisted living may not be available
  - Can mean loss of choice and control

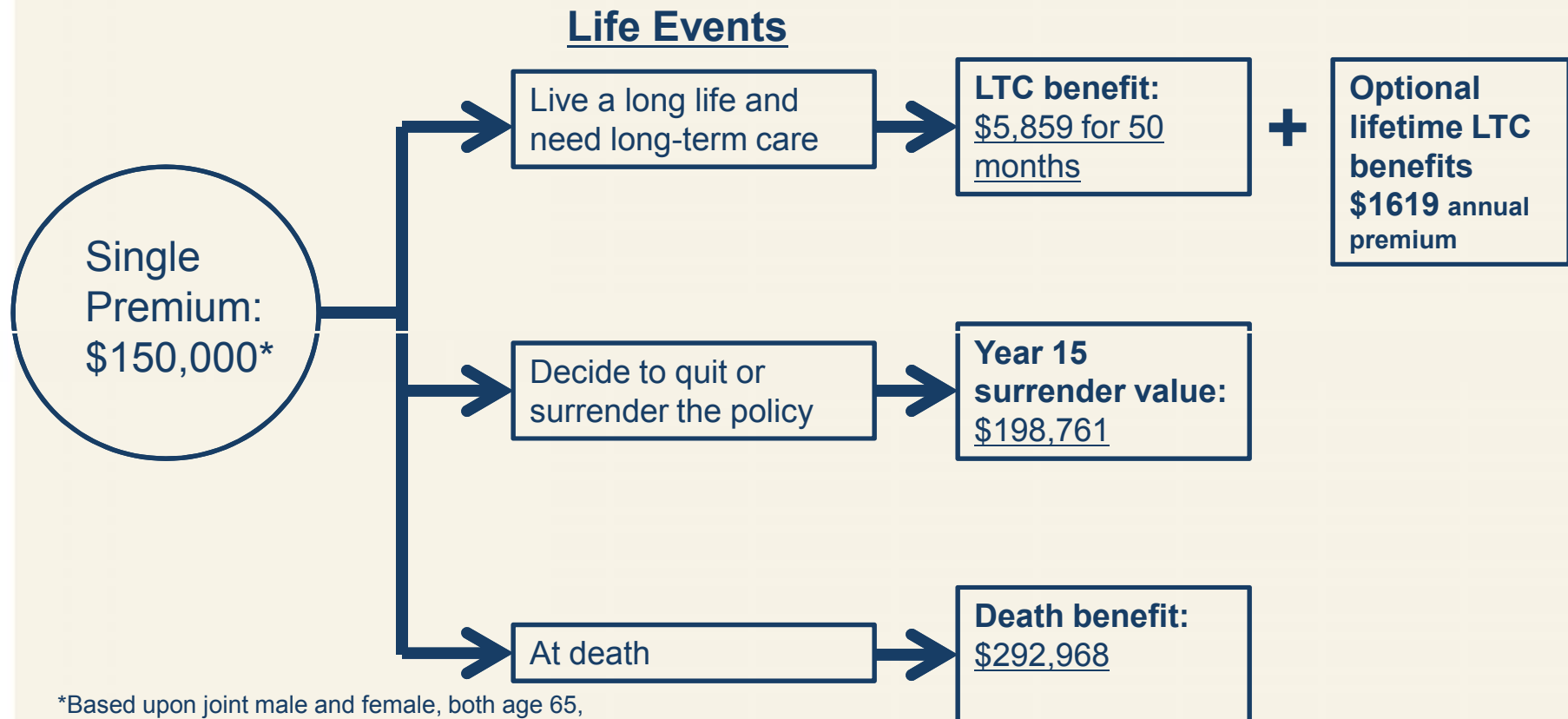
# *Self funding*

- Bearing the entire risk of an extended care need
- Setting aside assets “just in case”
  - IRAs, cash, annuities, etc...
- Some can afford to absorb costs for a few years
- What if the need became catastrophic?

# *Asset-based long-term care*

- Specific products based on life insurance and annuities that can provide long-term care benefits
- Some advantages
  - If care is needed, income tax free benefits
  - If care is never needed, asset passes to next generation
  - Some companies offer premiums that are contractually guaranteed never to increase

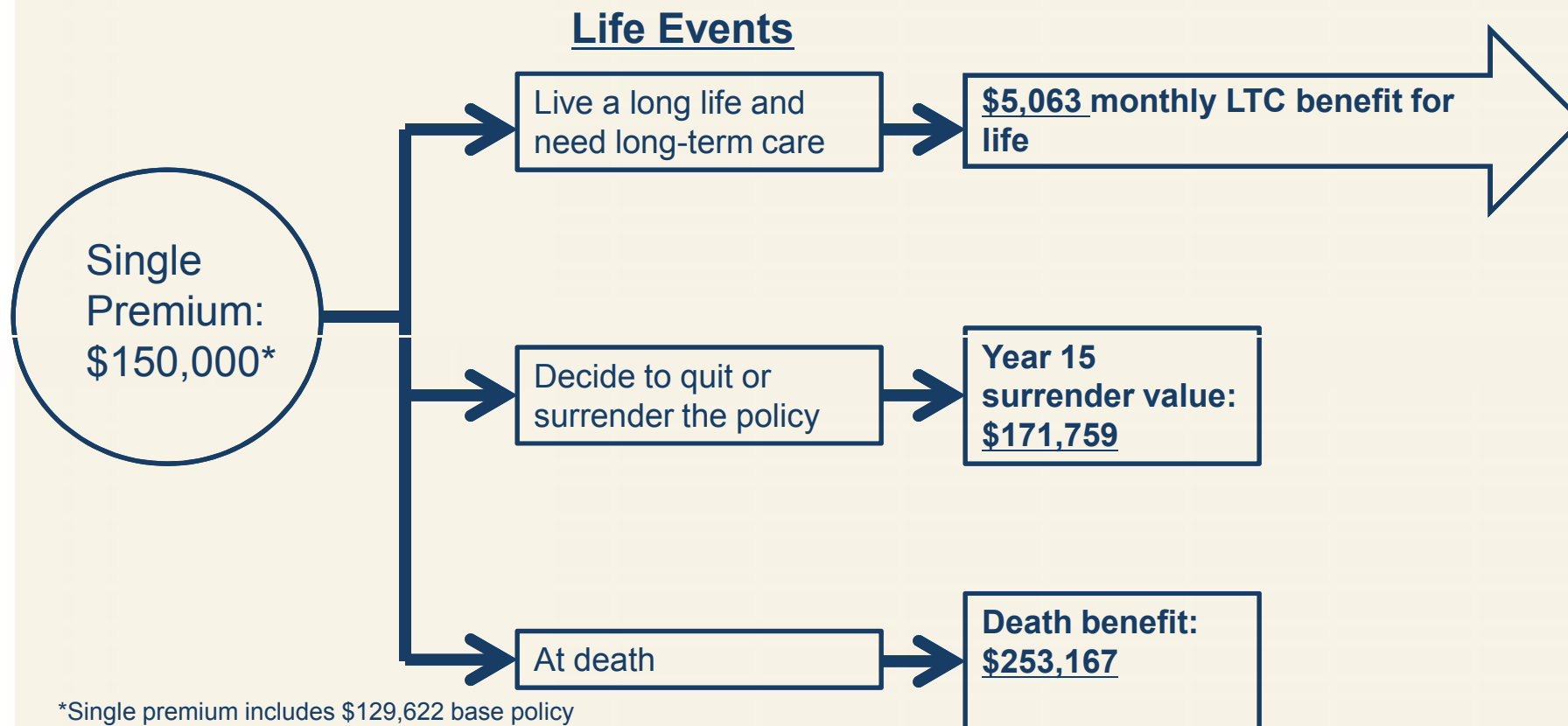
## Example of life insurance-based long-term care



\*Based upon joint male and female, both age 65, preferred underwriting class.

Numeric examples are hypothetical and were used for educational purposes only.

## *Another example of life insurance-based long-term care*



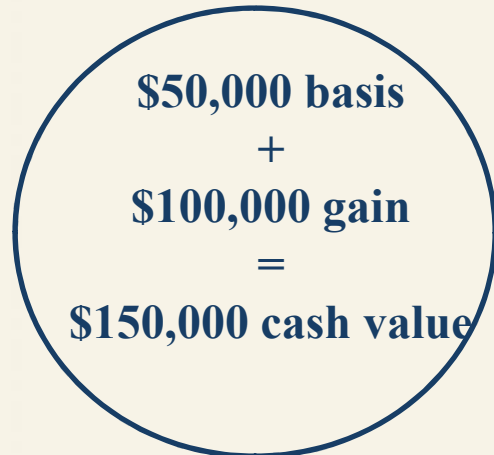
\*Single premium includes \$129,622 base policy single premium and \$20,378 single premium for lifetime benefit rider. Based upon joint male and female, both age 65, preferred underwriting class.

Numeric examples are hypothetical and were used for educational purposes only.

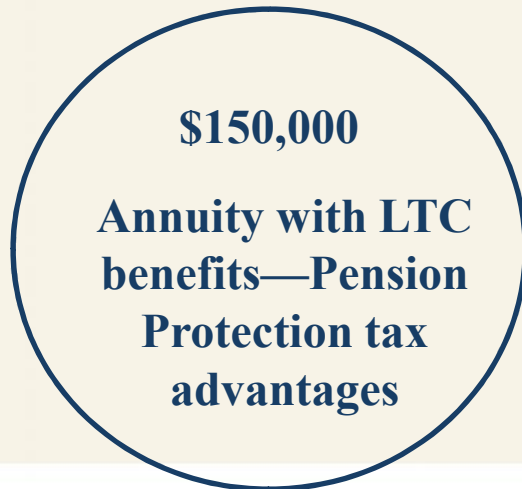
Products and financial services provided by

THE STATE LIFE INSURANCE COMPANY | a ONEAMERICA® company

**Existing annuity  
(funded with after-tax dollars)**

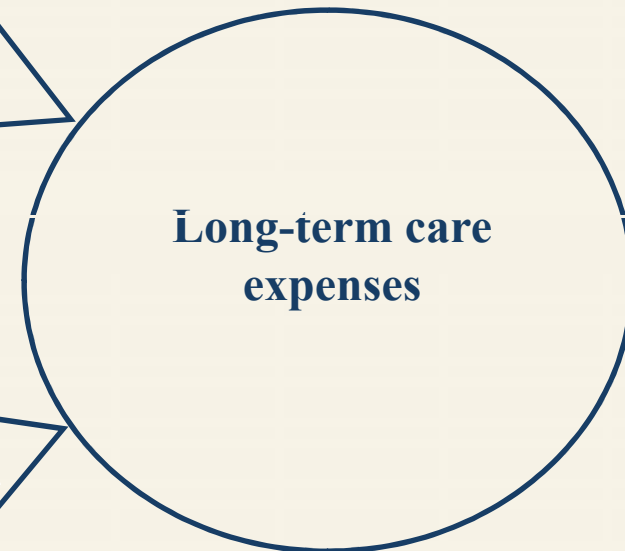
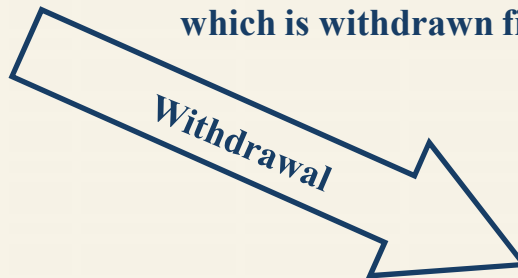


**1035 Exchange**



## ***Example of annuity-based long-term care***

**Taxes owed on gain  
which is withdrawn first**



**Withdrawal**



**Income tax-free as a reduction of  
cost basis**

**Numeric examples are hypothetical and  
were used for educational purposes only.**

## *Important points to remember*

- Extended health care is not only a life changing event for an individual, It's also life changing for the family
- Preparing can help lessen the impact
- Options exist



## *Next steps*

- A trusted professional can help you prepare
- Talk with [name of professional] about your extended health care strategy

## LIFE INSURANCE | RETIREMENT | EMPLOYEE BENEFITS

*The companies of ONEAMERICA®:*

AMERICAN UNITED LIFE INSURANCE COMPANY®

AUL REINSURANCE MANAGEMENT SERVICES, LLC

ONEAMERICA SECURITIES, INC.

PIONEER MUTUAL LIFE INSURANCE COMPANY

*A stock subsidiary of American United Mutual Insurance Holding Company*

THE STATE LIFE INSURANCE COMPANY